

Resources for Seniors During the Coronavirus Outbreak

The CARES Act, passed and enacted into law on March 27, 2020, includes several provisions to ensure that seniors have the resources they need in order to make it through the novel coronavirus outbreak safely. Additionally, the State of Illinois and local businesses have taken steps to prevent the spread of the virus and protect our seniors and most vulnerable.

Resources in the CARES Act

- **Direct Payments** – Social Security recipients, including retirement, disability and survivor recipients, and SSI recipients are eligible.
 - These individuals will receive the full direct payment amount as long as they have a Social Security number and household incomes are not too high (\$75,000 for individuals, \$112,500 for head of household and \$150,000 for married couples).
 - All Social Security beneficiaries, even those who didn't file a tax return, will be paid automatically by the IRS.
 - Direct payments will not affect your eligibility for programs like SSI, SNAP, Medicaid, housing assistance, or other income-related federal programs.
- **Social Security Trust Fund** – The CARES Act will have no effect on the Social Security fund.
 - The bill lets employers temporarily delay payment of their share of Social Security payroll taxes. This allows businesses to make their owed payments in 2021 and 2022.
 - This won't change the amount or timing of money deposited into the Social Security trust fund – the CARES Act replenishes the trust fund from general revenues.
- **Retirement Savings** – The CARES Act temporarily suspends required minimum distributions (RMDs) for the rest of 2020.
 - This will prevent seniors from having to draw down their retirement accounts during the economic downturn caused by the coronavirus outbreak.
- **Senior Services** – The CARES Act provided an additional \$820 million for crucial programs authorized under the Older Americans Act.
 - \$420 million for senior nutrition services like Meals on Wheels. This helps our seniors stay at home and have access to nutritious groceries at home.
 - \$200 million for state and community programs on aging. These programs provide supportive services like case management, necessary in-home services and information and referral.
 - \$100 million specifically set aside for family caregivers so that they have the resources necessary to continue to care for their loved ones safely.

- **Senior Housing** – The CARES Act provided an additional \$50 million for the Section 202 Housing for the Elderly program, which will help senior housing facilities maintain normal operations and take necessary actions to help keep the coronavirus out of those facilities.
 - The bill includes \$10 million for service coordinators, who connect our seniors to the services they need to live healthy lives, including nutrition services, case management and health care resources.

Resources for Seniors in Illinois

- **Mortgage Payments** -- If you are currently falling behind on mortgage payments or feel that you may fall behind in the coming months, I would encourage you to contact your mortgage servicer as soon as possible to find out what options are available to you.
 - Your mortgage servicer is the company listed on your monthly mortgage statement. If your lender has relief options available, you must request mortgage assistance to receive it.
- **Special Shopping Hours for Seniors** -- The following stores are holding special shopping hours for seniors and vulnerable populations:
 - Aldi: 8:30-9:30AM, Tuesdays and Thursdays
 - Costco: 8-9AM, Tuesdays, Wednesdays and Thursdays
 - Dollar General: First hour of operation at each location.
 - Hy-Vee: 7-8AM, seven days a week
 - Kroger: 7-8AM, Monday through Thursday
 - Schnucks: 6-7AM, seven days a week
 - Walmart: One hour before the store opens on Tuesdays
- **Long-Term Care**: The Illinois Department of Public Health has issued guidance to long-term care facilities on how they should be prepared for COVID-19. This includes many steps to keep seniors safe.
 - The guidance includes steps for postponing visits to these facilities from non-residents. For instance, if a potential visitor has been in an area with COVID-19 within the past 14 days, they are directed to postpone their visit for at least 14 days. Any signs of flu like symptoms within the past 14 days, they are directed to postpone visits for 14 days. This guidance should limit basically all visitors from entering these facilities at this time.
 - All employees should be pre-screened for fever and symptoms prior to shift. All asymptomatic employees must wear a mask during their shift to protect residents.
 - The guidance is extensive, and we can't outline all the steps they are taking. To ask a question about long-term care facility guidance or to express a concern, please call 1-800-889-3931.